

**Application number:** 09/396005

**Art Unit:** 3621

**Applicant:** Khai Hee Kwan

**Examiner:** James A Reagan

**Title:** Method, apparatus and program to make payment in any currencies through a communication network system using prepaid cards

prompting the payer to input payee's account identifier and fund transfer information;

receiving said payee's account identifier and fund transfer information;

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upon authenticating the payee's account identifier, instantly crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer;

10 instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; and

whereby said transfer is made without interacting with payee.

15 14. (Previously Presented) The method of Claim 13 includes a step of storing and linking prepaid card amount to an user account identifier in the host server over a network comprising:

prompting user to enter security code associated with the prepaid card;

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receiving the security code;

determining if the security code is valid;

25 determining if any account **identifier** is associated with the security code;

if there is no account identifier associated with said code then prompt user to enter an user account identifier, password, storage period and currency to be stored;

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receiving the said user account identifier, password, storage period and currency as inputted by user;

determining said user account identifier and password for uniqueness against other stored  
5 user account identifiers and passwords;

calculating the stored value;

output stored value to user;  
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if said user account identifier, password combination is unique and stored value is acceptable to user then add said account identifier and password into database linked with the stored value amount;

15 if said user account identifier, password combination is not unique and stored value is acceptable to user then linked the stored value amount to said existing user account identifier and password in the database; and

whereby upon completion of storing and linking said prepaid card is valueless.  
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15. – 25 (Canceled)

26. (Previously Presented) The method according to Claim 14, wherein calculation of the stored value is based at least in part on the formula below;

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Stored value = B \* D \* L \* C \* R

Where B is the face value of the prepaid card, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases

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of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning flexibility in currency stored.

27. (Cancel)

5

28. (Cancel)

29. (Currently Amended) A merchant payment method over a network comprising:

10 (a) receiving a request for payment for good or services by purchaser; ~~and responding by generating dynamic transaction code to purchaser;~~

(b) responding by generating dynamic transaction code to purchaser;

15 (c) displaying said transaction code to purchaser and requesting purchaser to manually re-submit said transaction code;

(d) receiving said re-submitted transaction code by purchaser;

20 (e) authenticating said re-submitted transaction code to provide ~~an indication~~ evidence of human submission when authenticating is approved; and

whereby at least above steps (a), (b) and (c) are executable at merchant server.

~~wherein transaction codes are not economic representation.~~

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30-31. (Cancel)

32. (NEW) The method according to Claim 13 whereby said stored funds is not from bank deposits.

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33. (NEW) The method according to Claim 13 whereby said payer is unknown to host server.

5 34. ( NEW ) An Internet system for user to user fund transfer over a network comprising:

a host server having a database and a computer storage medium for storing executable program code; and

10 means for executing the said program code, wherein the program code, further comprises:

code to prompt payer to input payer's account identifier and password;

code to authenticate the said payer's account identifier and password for validity;

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code to prompt the payer to input payee's account identifier and fund transfer information;

code to receiving said payee's account identifier and fund transfer information;

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code to authenticate the payee's account identifier and upon authentication, instantly crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer;

25 code to instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; and

whereby said transfer is made without interacting with payee.

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35. (NEW) The system of claim 34 wherein program code further comprising:

code to prompt user to enter security code associated with the prepaid card;

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code to receive the security code;

code to determine if the security code is valid;

10 code to determine if any account identifier is associated with the security code;

code to prompt user to enter an user account identifier, password, storage period and currency to be stored if there is no account identifier associated with said security code;

15 code to receive the said user account identifier, password, storage period and currency as inputted by user;

code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

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code to calculate the stored value;

code to output stored value to user;

25 code to add said account identifier and password into database linked with the stored value if said user account identifier, password combination is unique and stored value is acceptable to user;

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code to link the stored value to said existing user account identifier and password in the database if said user account identifier, password combination is not unique and stored value is acceptable to user; and

5 whereby upon completion of storing and linking said prepaid card is valueless.

36. (NEW) The system of claim 35 wherein code to calculate the stored value is based at least in part on the formula below;

10  $\text{Stored value} = B * D * L * C * R$

Where B is the face value of the prepaid card, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning  
15 flexibility in currency stored.

37. (NEW) The system according to Claim 34 whereby stored funds is not from bank deposits.

20 38. (NEW) The system according to Claim 34 whereby said payer is unknown to host server.

39. (NEW) Computer executable software code stored on a computer readable storage medium comprising :

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code to prompt payer to input payer's account identifier and password;

code to authenticate the said payer's account identifier and password for validity;

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code to prompt the payer to input payee's account identifier and fund transfer information;

code to receiving said payee's account identifier and fund transfer information;

5

code to authenticate the payee's account identifier and upon authentication, instantly crediting the fund to payee's account if the balance in the database associated with the payer account identifier and password is more than the fund for transfer;

10 code to instantly debiting the balance associated with the payer's account identifier and password in the database with the said fund transferred to payee's account; and

whereby said transfer is made without interacting with payee.

15 40. (NEW) According to Claim 39 wherein said software code further comprising :

code to prompt user to enter security code associated with the prepaid card;

code to receive the security code;

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code to determine if the security code is valid;

code to determine if any account identifier is associated with the security code;

25 code to prompt user to enter an user account identifier, password, storage period and currency to be stored if there is no account identifier associated with said security code;

code to receive the said user account identifier, password, storage period and currency as inputted by user;

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code to determine said user account identifier and password for uniqueness against other stored user account identifiers and passwords;

5 code to calculate the stored value;

code to output stored value to user;

code to add said account identifier and password into database linked with the stored value if said user account identifier, password combination is unique and stored value is acceptable to user;

code to link the stored value to said existing user account identifier and password in the database if said user account identifier, password combination is not unique and stored value is acceptable to user; and

whereby upon completion of storing and linking said prepaid card is valueless.

41. (NEW) According to Claim 40 wherein said code to calculate the stored value is based at least in part on the formula below;

Stored value =  $B * D * L * C * R$

Where B is the face value of the prepaid card, D is a factor related to storage period, L is factor related to the value and loyalty of customer that is based on his/her past purchases of pre-paid cards, C is factor relating to the cost of money and R is a factor concerning flexibility in currency stored.

42. (NEW) According to Claim 39 whereby said stored funds is not from bank deposits.



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43. (NEW) According to Claim 39 whereby said payer is unknown to host server.
44. (NEW) The method of Claim 13 includes at least one point of sale terminal adapted to  
5 issue prepaid card and connected to said host server.
45. (NEW) The system of Claim 34 includes at least one point of sale terminal adapted to issue prepaid card and connected to said host server.
- 10 46. (NEW) According to Claim 39 wherein said software code further comprising :  
code to enable at least one point of sale terminal to be connected to a host server and to  
issue prepaid card.
47. (NEW) A computer readable storage medium storing instructions that, when executed  
15 by a computer, cause the computer to perform an authentication process comprising:  
  
establishing a first communications channel via a computer network between an  
individual at a location and a provider of at least one of a product or service;  
  
20 transmitting at least an authentication indicium from the provider to the individual, using  
the first communications channel;  
  
initiating communications, via the different network, with the individual; and  
  
25 returning the indicium, via the different network, for comparison to the transmitted  
indiciu.